

Still Struggling in the Land of Plenty

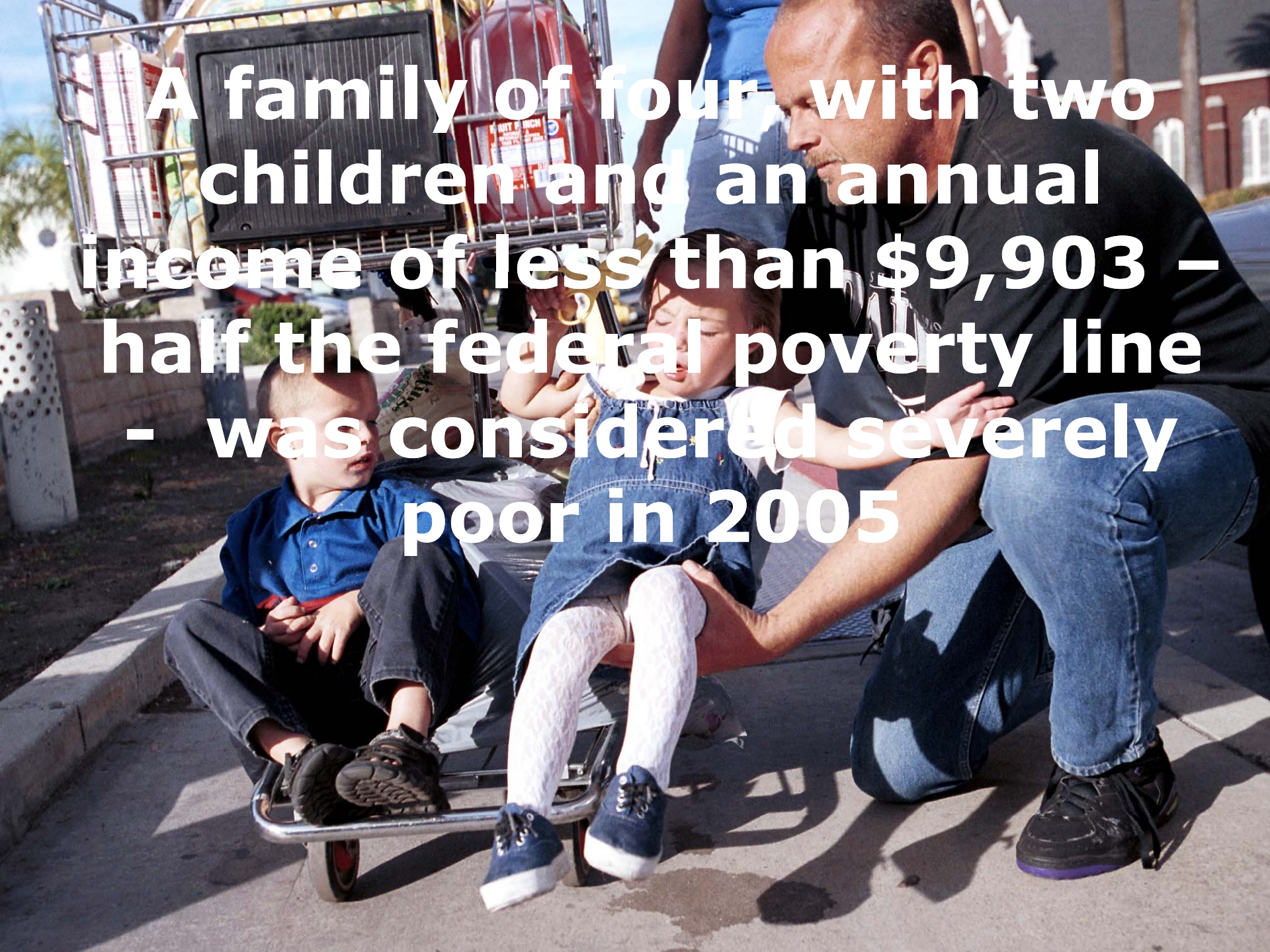
...issues of poverty in San Bernardino County



The percentage of poor Americans who are living in severe poverty has reached a 32-year high.



A family of four, with two children and an annual income of less than \$9,903 – half the federal poverty line – was considered severely poor in 2005



**So were
individuals
who made
less than
\$5,080 a
year.**



**Nationwide, nearly 37 million
Americans are living in poverty,
and 16 million living in deep or
severe poverty**

In San Bernardino County, with a total population of 1.9 million residents, there are 285,000 people living in deep or severe poverty



**Forty-one percent,
nearly 118,000,
are youth.**





**Six percent,
nearly
17,000
residents,
are senior
citizens.**

**Of the county's 150,000
non-elderly adult poor,
15% worked full-time year-
round, and another 30% worked
at least part time, year-round**



The federal government says a family of four earning \$19,971 or less a year is living in poverty.

**But how far does \$19,971 go in
America today? How do you
budget? What do you leave out?
You make the hard choices.**

Housing?

In America, a family of four earning less than \$19,971 a year will spend on average \$5,478 annually for the most basic of shelter.

$$\begin{array}{r} \$19,971 \\ - 5,478 \\ \hline 14,493 \end{array}$$


Utilities?

To keep a family of four warm and secure, the average expense for utilities and public services runs \$2,371 a year.

\$14,493
- 2,371

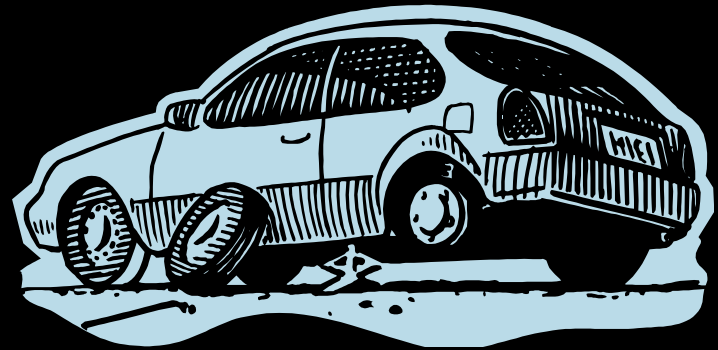
12,122



Transportation?

A family at the poverty line will spend \$5,005 a year to own and maintain a used car, and fill it with the gas and oil needed to go to work, to day care, to the store, wherever.

$$\begin{array}{r} \$12,122 \\ - 5,005 \\ \hline 7,117 \end{array}$$



Food?

Even with public assistance such as food stamps, families making less than \$19,971 will spend \$4,139 a year for food at home and away.

$$\begin{array}{r} \$7,117 \\ - 4,139 \\ \hline 2,978 \end{array}$$


Health Care?

Even with employer contributions, a family of four at the poverty line would still pay on average \$2,139 for health and medical expenses. The cost of not having health insurance, however, could be devastating.

$$\begin{array}{r} \$2,978 \\ - 2,139 \\ \hline 839 \end{array}$$



Child Care?

The costs in a metropolitan-area child care center for two children five and under can reach over \$13,000. Even with child care subsidies, low income families with two children will spend on average \$2,440 on child care annually.

$$\begin{array}{r} \$839 \\ - 2,440 \\ \hline - 1,601 \end{array}$$



**So now you're \$1,601 over budget,
and you still don't have
everything you need.
What do you leave out?**

**Toiletries, School Supplies,
Shoes, Clothes, Holiday Gifts,
Education, Life Insurance,
Furnishings, Recreation,
Cleaning Supplies,
Entertainment, Birthday Gifts**

These are the decisions that people are forced to make every day when they live in the state of poverty.



Poverty is inescapably multidimensional, involving not only a lack of income, but a lack of other necessities and resources, such as health care, assets and the ability to participate in decision-making which affects one's life. Therefore, solutions must be multidimensional.

Successful Policies

- Public programs that address income inadequacy and living standards
 - Social Security
 - Temporary Assistance for Needy Families
 - Earned Income Tax Credit
 - Medicaid, Medicare
 - Housing Assistance



Successful Policies

- Policies related to the condition of work
 - Minimum Wage
 - Civil Rights Law
 - Forming Unions and Collective Bargaining



Successful Policies

- Policies and programs that improve access to higher education
 - Pell Grant
 - Workforce Investment Act



Successful Policies

- Policies designed to promote savings and home ownership
 - Individual Development Accounts
 - “Sweat Equity” Home Building



Despite those successful programs, there are serious weaknesses in social and economic policies which make the poverty rate higher than it would be.

Weaknesses

- Lack of livable wage jobs
- Lack of adequate social welfare policies
- Lack of affordable housing alternatives



Given the weaknesses, and considering the successful policies, there are several policy alternatives that should form the basis of a major advocacy campaign to address poverty and economic stability in San Bernardino County.

Specific Policy Proposals

- Strengthen Families
- Promote Lifelong Learning
- Promote long-term economic security
- Protect families from economic risks
- Living Wage Employment
- Safe, Affordable Housing
- Quality Education
- Quality Healthcare

This presentation was produced by Community Action Partnership of San Bernardino County, a non-profit corporation.

Information provided by:

County of San Bernardino

Human Services Systems
Transitional Assistance Dept.
Children's Network
Workforce Needs Assessment
General Plan
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Others

US Census Bureau
Inland Empire United Way
Inland Empire Annual Survey
Inland Empire Indicators Report
Children Now
Health Status Profile
Bureau of Labor Statistics